

REMARKS

Applicants respectfully request entry of this amendment which is identical to the Examiner's Amendment presented in the Notice of Allowance, except that Applicant has further amended select independent claims to recite that the name of the user is imprinted on the card *before* the card is issued, and that the card is reloaded upon receiving a reload request from the user. *See* Appendix A.

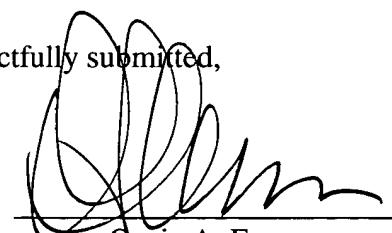
This amendment does not add new matter, and does not affect the allowability of any claim.

Applicants believe that no fees are currently due with this Amendment. However, if there are any fees due under 37 C.F.R. §§1.16 or 1.17 or any other rule or statute which are not enclosed herewith, including any fees required for an extension of time under 37 C.F.R. §1.136, please charge such fees to our Deposit Account No. 50-0206.

Dated: September 5, 2006

Respectfully submitted,

By:



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